IN THE CLAIMS

- 1 29. (Cancelled)
- 30. (New) A method, comprising:

identifying a consumer at a first merchant location where the consumer presents an instrument during a processing of a first transaction at the first merchant, wherein the consumer is identified with a unique identification;

presenting an offer to the consumer based on information from the first transaction;

receiving an indication of acceptance of the offer from the consumer; associating the indication of acceptance with the unique identification of the consumer;

identifying the consumer at a second merchant location where the consumer presents the instrument during the processing of a second transaction; and

retrieving the offer based on the identification of the consumer at the second merchant location, wherein the offer is applied to the second transaction.

- 31. (New) The method of claim 30, wherein the instrument is one of a credit card, a debit card and a customer loyalty card.
- 32. (New) The method of claim 30, wherein the offer is a discount on merchandise.
- 33. (New) The method of claim 30, wherein the second merchant location is independent from the first merchant location.
- 34. (New) The method of claim 30, wherein the information from the first transaction includes an identification of a purchased product.

35. (New) The method of claim 30, further comprising the step of:
disassociating the indication of acceptance with the unique identification when the consumer completes the second transaction.

36. (New) The method of claim 30, further comprising the step of:
disassociating the indication of acceptance with the unique identification when the

second transaction is incomplete after expiration of a predetermined period of time.

37. (New) A system, comprising:

a data capture device capturing consumer identification data at a merchant location where a consumer presents an instrument during a processing of a transaction and transaction data from the transaction;

a data farm device including a unique identification record for the consumer and a plurality of offers, the data farm device receives the consumer identification data to uniquely identify the consumer, and the transaction data, wherein the data farm device selects one of the offers based on the transaction data; and

an offer display device which receives the one of the offers from the data farm, displays the one of the offers to the consumer, receives an indication of acceptance of the one of the offers from the consumer and forwards the indication of acceptance to the data farm device, wherein the data farm device stores the indication of acceptance in the unique identification record of the consumer.

- 38. (New) The system of claim 37, wherein the data capture device and the offer display device are physically located within a single merchant device.
- 39. (New) The system of claim 37, wherein the data capture device receives at least a portion of the transaction data from one of a cash register and a bar code reader.

- 40. (New) The system of claim 37, wherein the data farm device is located remotely from the data capture device and receives the consumer identification data and the transaction data via a communications network.
- 41. (New) The system of claim 40, wherein the communications network is one of an internet and an intranet.
- 42. (New) The system of claim 37, wherein the instrument is one of a credit card, a debit card and a customer loyalty card.
- 43. (New) The system of claim 37, wherein the data farm device is a server.
- 44. (New) The system of claim 37, wherein the unique identification record is a database record.
- 45. (New) The system of claim 37, further comprising:

a further data capture device capturing the consumer identification data at a further merchant location where the consumer presents the instrument during processing of a further transaction and further transaction data from the further transaction, wherein the data farm device receives the consumer identification data and further transaction data from the further data capture device, retrieves the one of the offers from the unique identification record based on the consumer identification data and the further transaction data and sends the offer to the further merchant location.

46. (New) A method, comprising:

receiving consumer identification data from a merchant location where a consumer presents an instrument during processing of a transaction;

identifying a unique consumer identification record based on the consumer identification data;

receiving transaction data from the transaction;
retrieving an offer based on the transaction data;
sending the offer to the merchant location;
receiving an indication of acceptance of the offer from the consumer; and
associating the indication of acceptance with the unique consumer identification
record.

47. (New) The method of claim 46, further comprising:

receiving the consumer identification data from a further merchant location where the consumer presents the instrument during processing of a further transaction;

identifying the unique consumer identification record based on the consumer identification data;

receiving further transaction data from the further transaction;
retrieving the offer having the indication of acceptance in the unique consumer identification, wherein the further transaction data includes information relating to the offer; and sending the offer to the further merchant location.

- 48. (New) The method of claim 47, wherein the offer is a discount on a product and the information in the further transaction data indicates the consumer is purchasing the product.
- 49. (New) The method of claim 47, wherein the transaction data includes identification of a product purchased by the consumer in the transaction.